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					kruptcy C					Voluntary Petition	]
	North	ern Di	strict o	f Illino	ois Easter	n Div	vision				
Name of Debtor (if			, Middle): Inaqua	Miche	elle	Name of Joint Debtor (Spouse) (Last, First, Middle)					1
All Other Names u and trade names):	sed by the De	ebtor in the las	st 8 years (incli	ude married	, maiden		her Names used en and trade nan		otor in the last 8	years (include married,	
ast four digits of S		dividual-Taxp	•	) No./Compl	ete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) *				
Street Address of I	•	•	and State):			Street	Address of Join	t Debtor (No. & S	Street, City, and	State):	
Robbins II	L				60472						
County of Residen	ice or of the F	·	of Business:			Count	y of Residence o	or of the Principal	Place of Busin	ess:	
Mailing Address of	Debtor (if dif	ferent from str	eet address)			Mailing	g Address of Joi	nt Debtor (if differ	rent from street	address):	-
,											
Location of Princip	al Assets of E	Business Debt	or (if different f	rom street a	address above):						
Т		or (Form of Organick one box)	anization)		Nature of Business (Check one box.)		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)				
Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form				Heath Care Business Single Asset Real Estate as defined in 11 U.S.C §101 (51B)			Chapter 7 Chapter 9	apter 15 Petition for Recognition I Foreign Main Proceeding			
☐ Corporation	on (includes L	LC & LLP)			☐ Railroad ☐ Stockbroker			☐ Chapter 1 ☐ Chapter 1		apter 15 Petition for Recognition	
☐ Partnersh	ip				☐ Commodity Broker			☐ Chapter 1	_	Foreign Nonmain Proceeding	
,		one of the abo			☐ Clearing Bank ☐ Other						
	Chapte	er 15 Debtors				empt Entity Nature of Debts (Check one Box)				_	
Country of debtor's	center of ma	in interests: _						primarily consumer Debts are ined in 11 U.S.C. Debts are			
Each country in wh		proceeding by	, regarding, or	_	organization under Title 26 of the § 101 United States Code (the Internal individual)			§ 101(8) as individual p	as "incurred by an business debts.  Il primarily for a personal,  r household purpose."		
Filing Fee (Check one box)  Filing Fee attached  Filing Fee to be paid in installments (applicable in individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Filing Fee wavier requested (applicable to chapter 7 individuals only). Must				Chapter 11 Debtors  Check one box  Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)  Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,343,300. (amount subject to adjustment on 4/01/13 and ever theree years thereafter).  Check all applicable boxes:							
attach signed a	application for	r the court's co	onsideration. S	ee Official F	Form 3B.		Acceptances of t	iled with this petiti the plan were soli cccordance with	icited prepetitio	n from one of more classes (6(b).	_
Statistical/Admini  Debtor estimate  Debtor estimate  funds available	tes that funds tes that, after	will be availa any exempt p	roperty is excl		cured credtiors. dministrative expens	ses paid, th	ere will be no			This space is for court use only9.00	
Estimated Number o	of Creditors									1	
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001-	<b>]</b> 0,001 5,000	25,001 50,000	50,001 100,000	Over 100,000		
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,000 to \$10	1 \$10,000,001 \$ to \$50 to	50,000,001 \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than		
Estimated Liabilities  \$0 to	\$50,001 to	\$100,001 to	million  \$500,001	million  \$1,000,00		50,000,001	million  \$100,000,001	\$500,000,001	More than		

to \$50

million

\$50,000

\$100,000

\$500,000

to \$1

\$100,000,001 to \$500

million

to \$1billion

\$1 billion

Case 15-09921 Doc 1 Filed 03/20/15 Entered 03/20/15 09:15:57 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 50 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Diawanaqua Michelle Wright All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Christopher John Hoffman Dated: 03/19/2015 **Christopher John Hoffman Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) П Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

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Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

period after the filing of the petition.

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#### **Voluntary Petition**

This page must be completed and filed in every case)

### Name of Joint Debtor(s) Diawanaqua Michelle Wright

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### /s/ Diawanaqua Michelle Wright

#### **Diawanaqua Michelle Wright**

Dated: 03/11/2015

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States

Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

#### Signature of Attorney

#### /s/ Christopher John Hoffman

Signature of Attorney for Debtor(s)

#### **Christopher John Hoffman**

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603

Phone: 312-332-1800

Date: 03/19/2015

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankrutpcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Diawanaqua Michelle Wright / Debtor

In re

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Diawanagua Michelle Wright					
	tify under penalty of perjury that the information provided above is true and correct. ed: 03/11/2015 /s/ Diawanaqua Michelle Wright					
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.					
Ш	Active military duty in a military combat zone.					
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);					
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);					
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]					
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filling your bankruptcy case without first receiving a credit counseling briefing.					
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]					
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.					
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.					

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Diawanaqua Michelle Wright / Debtor

In re

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l cer	tify under penalty of perjury that the information provided above is true and correct.

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Diawanaqua Michelle Wright / Debtor

Case No. Chapter 7

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES   NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$825	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$0	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$18,812	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,892
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,863
TOTALS			\$825 TOTAL ASSETS	\$18,812 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Diawanaqua Michelle Wright / Debtor

Case No.

Chapter 7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy C U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	Code (11				
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any				
This information is for statistical purposes only under 28 U.S.C § 159					

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$1,892.00
Average Expenses (from Schedule J, Line 18)	\$1,863.33
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$1,646.67

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$18,812.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$18,812.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Diawanaqua	Michelle	Wright	/ Debtor
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Bankruptcy Docket #:

Judge:

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	rket Value of Real	Property	\$0.00	

(Report also on Summary of Schedules)

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Diawanaqua Michelle Wright / Debtor

In re

Bankruptcy Do	ocket#:
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Judge:

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Bank of America checking account		\$0
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods; tv, vcr, stereo, couch, utensils, vacuum, table, chairs, lamps, bedroom set		\$500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$75
06. Wearing Apparel		Necessary wearing apparel.		\$100
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$150
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

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# Document Page 10 of 50 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Diawanaqua Michelle Wright / Debtor

In re

Bankrup	tcy Do	cket #:
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Judge:

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured				
10. Annuities. Itemize and name each issuer.	X							
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X							
<ol> <li>Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars</li> </ol>	X							
13. Stocks and interests in incorporated and unincorporated businesses.	X							
14. Interest in partnerships or joint ventures.  Itemize. Itemize.	X							
<ol> <li>Government and corporate bonds and other negotiable and non-negotiable instruments.</li> </ol>	X							
16. Accounts receivable	X							
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X							
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X							
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X							
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X							
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X							
22. Patents, copyrights and other intellectual property. Give particulars.	X							
23. Licenses, franchises and other general intangibles	X							
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X							
25. Autos, Truck, Trailers and other vehicles and accessories.	X							
26. Boats, motors and accessories.	X							

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# Document Page 11 of 50 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Diawanaqua Michelle Wright / Debtor

In re

Bankruptcy Docket #:

Judge:

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured			
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.	X						
30. Inventory	X						
31. Animals	X						
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						
		1	otal	\$825.00			

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Diawanaqua Michelle Wright / Debtor

In re

Bank	kruptcy	Docke	t #:
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Judge:

#### **SCHEDULE C - PROPERTY CLAIMED EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
04. Household goods RENTERS			
Household Goods; tv, vcr, stereo, couch, utensils, vacuum, table, chairs, lamps, bedroom set	735 ILCS 5/12-1001(b)	\$ 500	\$500
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 75	\$75
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$100
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 150	\$150

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Diawanagua Michelle Wright / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
[X] None								
			Total Amount of Unsecured (Report also on Summary of S		-	-	\$ 0	\$ 0

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Diawanaqua Michelle Wright / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data

with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units

Claims for death or personal injury while debtor was intoxicated

U.S.C. § 507 (a)(9).

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

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\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment. Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С Priority [X] None

**Total Amount of Unsecured Priority Claims** 

(Report also on Summary of Schedules)

**\$0** 

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Diawanaqua Michelle Wright / Debtor

Acct #: C86490J05145

In re

Bankruptcy Dog	cket#:
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Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.								
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim	
1	Blue Island Hospital Co. LLC Bankruptcy Department 62592 Collection Center Dr. Chicago IL 60693 Acct #: 14M6-001827			Dates: Reason: Medical/Dental Services				\$2,981	
	Law Firm(s)   Collection Agent(s) Representing the Original Creditor								
	Clerk, Sixth Mun Div Bankruptcy Dept. 16501 S. Kedzie Markham IL 60426								
	Dorian B Lasaine								
	456 Fulton Suite 210 Peoria IL 61602								
2	Dependon Collection SE Attn: Bankruptcy Dept. Po Box 4833 Oak Brook IL 60522			Dates: 2013-2013 Reason: Medical Debt				\$602	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Diawanaqua Michelle Wright / Debtor

In re

Bankruptcy Docket #:

Judge:

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	23.125022 : 3.1251101				<b></b>			
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
3	Equifax Bankruptcy Department PO Box 740241 Atlanta GA 30374			Dates: Reason: <b>Notice Only</b>				\$0
4	Experian Bankruptcy Department PO Box 2002 Allen TX 75013			Dates: Reason: <b>Notice Only</b>				\$0
	Acct #: 0164							
5	MBB Attn: Bankruptcy Dept. 1460 Renaissance Dr Park Ridge IL 60068			Dates: 2014-2014 Reason: Medical Debt				\$527
	Acct #: 145970002							
6	Metrosouth Medical Center Bankruptcy Department 12935 Gregory St. Blue Island IL 60406			Dates: Reason: Medical/Dental Services				\$14,131
	Acct #:							
7	Secretary of State Attn: Safety & Financial Resp 2701 S. Dirksen Pkwy. Springfield IL 62723			Dates: Reason: Notice Only				\$0
	Acct #: 0164							
8	Sprint C/O Convergent Outsourcing 800 Sw 39Th St Renton WA 98057			Dates: 2013-2013 Reason: Collecting for Creditor				\$571
	Acct #: 13771321							
9	Transunion Bankruptcy Department PO Box 1000 Chester PA 19022			Dates: Reason: Notice Only				\$0
	Acct #: 0164							

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 18,812

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Diawanaqua Michelle Wright / Debtor

Bankruptcy Docket #:

Judge:

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Diawanaqua Michelle Wright / Debtor

Bankruptcy Do	cket#:
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Judge:

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Г			
		_	

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

Record # 617141 B6G (Official Form 6G) (12/07) Page 1 of 1

Fill in this in	formation to identify	our case:		
Debtor 1	Diawanaqua	Michelle	Wright	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	: NORTHERN DISTRICT O	F ILLINOIS_	
Case Number	·		<u> </u>	Check if this is:
(If known)				An amended filing
				A supplement showing post-pet
				abantar 10 income as of the fal

Official Form B 61

chapter 13 income as of the following date:

MM / DD / YYYY

#### **Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Receptionist		
	Occupation may Include student or homemaker, if it applies.	Employers name	Symphony of Cres	stwood	
		Employers address	14255 Cicero Ave		
			Crestwood, IL 604	45	,
		How long employed there?			
Pa	Tt 2: Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, combi	ine the information for a		·
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all parallel	•	\$1,646.67	\$0.00
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 + line 3.		\$1,646.67	\$0.00

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Case Number (if known) Document Diawanaqua Michelle Debtor 1

Last Name

First Name

				For Debtor 1		ebtor 2 or ling spouse		
(	Сору	line 4 here	4.	\$1,646.67		\$0.00		
		payroll deductions:	_					
		ax, Medicare, and Social Security deductions	5a. 	\$329.33		\$0.00		
		landatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
,	5c. <b>V</b>	oluntary contributions for retirement plans	5c. _	\$0.00		\$0.00		
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
		nsurance	5e. 	\$0.00		\$0.00		
,	5f. <b>C</b>	Omestic support obligations	5f. —	\$0.00		\$0.00		
,	5g. <b>U</b>	Inion dues	5g. 	\$0.00		\$0.00		
		Other deductions. Specify:	5h. —	\$0.00		\$0.00		
6. <b>Add</b>	d the	<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6	\$329.33		\$0.00		
7. Cal	cula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,317.33		\$0.00		
8. <b>Lis</b> t	t all o	other income regularly received:						
;	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
;	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
;	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$0.00		\$0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
;	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
;	8e.	Social Security	8e.	\$0.00		\$0.00		
;	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
;	8g.	Pension or retirement income	8g	\$0.00		\$0.00		
;	8h.	Other monthly income. Specify: 2nd job,	8h	\$574.67		\$0.00		
9.	Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$574.67		\$0.00		
		ulate monthly income. Add line 7 + line 9.	10.	\$1,892.00 +		\$0.00 =	Γ	\$1,892.00
,	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		<b>71,00</b> 2100		<del></del>	L	<b>VI,002.00</b>
	Incluother	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependent				11.	\$0.00
		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce.		•	annlies		12.	\$1,892.00
		e that amount on the Summary or Schedules and Statistical Summary or Ce.		s and Nelaled Dala, If I	applies		·L	Ψ1,032.00
	1 <u>x</u>		·					

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Debtor 1 Diawanaqua Michelle Wright Case Number (if known)

First Name Middle Name

Last Name

Additional Employment Information

Debtor 1

Occupation Caretaker

Employers name IDHS

Employers address

How long employed there?

Official Form B 6I Record # 617141 Schedule I: Your Income Page 3 of 3

Fill in this i	nformation to identify yo	our case:				
Debtor 1	Diawanaqua	Michelle	Wright	Check	if this is:	
	First Name	Middle Name	Last Name		n amended filing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_	supplement showing po come as of the following	
United States	s Bankruptcy Court for the :	NORTHERN DISTRICT O	F ILLINOIS	_	·····	,
Case Numbe	er			M	M / DD / YYYY	
					separate filing for Debto	
Official F	orm B 6J			∟ m	aintains a separate hou	sehold.
Schedu	le J: Your Ex	penses				12/13
	needed, attach another			are equally responsible for ages, write your name and		
Part 1:	Describe Your Household					
	Go to line 2.  Does Debtor 2 live in a s  X No.	separate household? st file a separate Scheduk	ə J.			
_	have dependents? ist Debtor 1 and		this information for	Dependent's relations Debtor 1 or Debtor 2	ship to Dependent's age	Does dependent live with you?
		each depend	dent			Yes
names.	state the dependents'					X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
-	r expenses include es of people other than	X No				
	f and your dependents?	Yes				
Part 2:	Estimate Your Ongoing M	onthly Expenses				
_				m as a supplement in a Cl	-	
expenses as of the applicable		uptcy is filed. If this is a	supplemental <i>Schedule</i> J	I, check the box at the top	of the form and fill in	
		ash government assista	nce if you know the value			
of such assis	tance and have included	l it on Schedule I: Your I	ncome (Official Form B 6	l.)		Your expenses
4. The ren	ital or home ownership	expenses for your reside	ence. Include first mortgag	ge payments and		
	t for the ground or lot.				4.	\$350.00
	eal estate taxes				40	\$0.00
	eal estate taxes roperty, homeowner's, or	renter's insurance			4a. 4b.	\$0.00
	ome maintenance, repair				4b. 4c.	\$0.00
	omeowner's association				4d.	\$0.00

Schedule J: Your Expenses

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Debtor 1

Page 24 of 50 Document Michelle Diawanagua Case Number (if known) \_\_ First Name Middle Name Last Name Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$220.00 Electricity, heat, natural gas 6a. 6h \$60.00 Water, sewer, garbage collection \$270.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:\_ 6d. 7. \$350.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$65.00 9. Clothing, laundry, and dry cleaning 10. \$35.00 10. Personal care products and services \$30.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$278.33 12. Do not include car payments. \$50.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$50.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: \_ 17. Installment or lease payments: \$100.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance

Official Form 6J Record # 617141

20d. Maintenance, repair, and upkeep expenses

20e. Homeowner's association or condominium dues

0.00

0.00

20d.

20e.

\$

\$

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Debtor	1 Diawai	naqua	Michelle	Wright	Case Number (if known)		
	First Name		Middle Name	Last Name			
21.	Other. Sp	ecify: _	Postage/Bank Fees (\$5.00),		<u> </u>	21.	\$5.00
22	Your mon	hly exp	pense: Add lines 4 through 21.			22.	\$1,863.33
	The result	is your	monthly expenses.				_
23.	Calculate	your m	onthly net income.				
	23a.	Copy I	ine 12 (your comibined monthly inc	ome) from Schedule I.		23a.	\$1,892.00
	23b.	Сору	your monthly expenses from line 22	? above.		23b. <b>–</b>	\$1,863.33
	23c.	Subtra	act your monthly expenses from you	ir monthly income.		23c.	\$28.67
		The re	sult is your monthly net income.				
24.	Do you ex	pect an	n increase or decrease in your exp	enses within the year after y	ou file this form?		
	•		ou expect to finish paying for your		• •		
		oaymen	nt to increase or decrease because	of a modification to the terms	of your mortgage?		
	X No						
	Yes.	Е	xplain Here:				

Official Form 6J Record # 617141 Schedule J: Your Expenses Page 3 of 3

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Diawanaqua Michelle Wright / Debtor

In re

Bankruptcy Docket #:

Judge:

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 03/11/2015 /s/ Diawanaqua Michelle Wright

**Diawanaqua Michelle Wright** 

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Diawanaqua Michelle Wright / Debtor	Bankruptcy Docket #:
	Judae:

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

\*\*DEFINITIONS\*\*

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

SOURCE

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

AMOUNT

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. ( A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

74000111	0001102	
2014: \$	Employment	
2013: \$		
2012: \$		
Spouse		
•	SOURCE	
AMOUNT	SOURCE	



#### 02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE	•	•
AMOGIVI	AMOUNT	SOURCE

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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

		Judge:	Docket #:
		•	
	STATEMENT OF FINA	NCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE	_	
3. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, and c.			
or services, and other debts to any credite value of all property that constitutes or is a vere made to a creditor on account of a d approved nonprofit budgeting and credito	or made within 90 days immediately pro affected by such transfer is not less tha iomestic support obligation or as part of r counseling agency. (Married debtors	5: List all payments on loans, installment puoceeding the commencement of this case if n \$600.00. Indicate with an asterisk (*) ar f an alternative repayment schedule under filing under chapter 12 or chapter 13 must es are separated and a joint petition is not	f the aggregate ny payments that a plan by an include payments
Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid —	Still Owing
0 days immediately preceding the commuch transfer is less than \$5,850*. If the d	encement of the case unless the aggreebtor is an individual, indicate with an a	each payment or other transfer to any cred gate value of all property that constitutes of asterisk (*) any payments that were made t	or is affected by so a creditor on
00 days immediately preceding the community that community that is less than \$5,850*. If the discount of a domestic support obligation of the community of the	encement of the case unless the aggre ebtor is an individual, indicate with an a or as part of an alternative repayment s ebtors filing under chapter 12 or chapter	egate value of all property that constitutes on asterisk (*) any payments that were made to chedule under a plan by an approved non In 13 must include payments and other tran	or is affected by so a creditor on profit budgeting
30 days immediately preceding the community that it is less than \$5,850*. If the discount of a domestic support obligation and credit counseling agency. (Married depoth spouses whether or not a joint petitic	encement of the case unless the aggreebtor is an individual, indicate with an action as part of an alternative repayment sebtors filing under chapter 12 or chapter in is filed, unless the spouses are separate.	egate value of all property that constitutes of asterisk (*) any payments that were made to chedule under a plan by an approved nonger of 13 must include payments and other tranal rated and a joint petition is not filed.)	or is affected by to a creditor on profit budgeting sfers by either or
20 days immediately preceding the communication from the communication of a domestic support obligation of and credit counseling agency. (Married depoth spouses whether or not a joint petition.)  Name and Address of Creditor.  2. ALL DEBTORS: List all payments mad creditors who are or were insiders. (Married the creditors who are or were insiders. (Married the creditors)	encement of the case unless the aggreebtor is an individual, indicate with an across part of an alternative repayment sebtors filing under chapter 12 or chapter in is filed, unless the spouses are separated and a joing the spouse are separated and a joing	egate value of all property that constitutes of asterisk (*) any payments that were made to chedule under a plan by an approved nongrid 13 must include payments and other transferd and a joint petition is not filed.)  Amount Paid or Value of Transfers  the commencement of this case to or for the appter 13 must include payments be either int petition is not filed.)	or is affected by to a creditor on profit budgeting sfers by either or  Amount Still Owing  the benefit of or both spouses
20 days immediately preceding the communication transfer is less than \$5,850*. If the diaccount of a domestic support obligation of and credit counseling agency. (Married depoth spouses whether or not a joint petitic Name and Address of Creditor	encement of the case unless the aggreebtor is an individual, indicate with an appreciate part of an alternative repayment subtors filing under chapter 12 or chapter in is filed, unless the spouses are separated by the payment/Transfers  Dates of Payment/Transfers  e within 1 year immediately preceding the debtors filing under chapter 12 or chapter 12	egate value of all property that constitutes of asterisk (*) any payments that were made to chedule under a plan by an approved nongrated and a joint petition is not filed.)  Amount Paid or Value of Transfers  the commencement of this case to or for the napter 13 must include payments be either.	or is affected by to a creditor on crofit budgeting sfers by either or  Amount Still Owing
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20 days immediately preceding the communication transfer is less than \$5,850*. If the discount of a domestic support obligation of an order counseling agency. (Married depoth spouses whether or not a joint petition.)  Name and Address of Creditor.  2. ALL DEBTORS: List all payments madereditors who are or were insiders. (Married depoth and the country of the count	encement of the case unless the aggreebtor is an individual, indicate with an approach of an alternative repayment subtors filing under chapter 12 or chapter in is filed, unless the spouses are separated and a point of Payment/Transfers  e within 1 year immediately preceding the debtors filing under chapter 12 or chapter 13 must income the payments and a part ander chapter 12 or chapter 13 must income as part ander chapter 12 or chapter 13 must income chapter 12 or chapter 12 or chapter 13 must income chapter 13 must income chapter 12 or chapter 13 must income chapter 13 must income chapter 12 or chapter 13 must income chapter 14 must	egate value of all property that constitutes of asterisk (*) any payments that were made to chedule under a plan by an approved nongrated and a joint petition is not filed.)  Amount Paid or Value of Transfers  the commencement of this case to or for the napter 13 must include payments be either not petition is not filed.)  Amount Paid or Value of Transfers  Amount Paid or Value of Transfers  MENTS AND ATTACHMENTS:  y within 1 (one) year immediately preceding clude information concerning either or both	or is affected by to a creditor on crofit budgeting sfers by either or  Amount Still Owing  The benefit of or both spouses  Amount Still Owing
20 days immediately preceding the communication transfer is less than \$5,850*. If the discount of a domestic support obligation of and credit counseling agency. (Married deports spouses whether or not a joint petition.  Name and Address of Creditor.  2. ALL DEBTORS: List all payments madereditors who are or were insiders. (Married the there or not a joint petition is filed, unless the second of the proceeding and the second of the proceeding and the petition is filed, unless the second of the proceeding and the petition is filed, unless the second of the proceeding and the petition is filed, unless the second of the petition is filed.	encement of the case unless the aggreebtor is an individual, indicate with an approach of an alternative repayment subtors filing under chapter 12 or chapter in is filed, unless the spouses are separated and a point of Payment/Transfers  e within 1 year immediately preceding the debtors filing under chapter 12 or chapter 13 must income the payments and a part ander chapter 12 or chapter 13 must income as part ander chapter 12 or chapter 13 must income chapter 12 or chapter 12 or chapter 13 must income chapter 13 must income chapter 12 or chapter 13 must income chapter 13 must income chapter 12 or chapter 13 must income chapter 14 must	egate value of all property that constitutes of asterisk (*) any payments that were made to chedule under a plan by an approved nongrated and a joint petition is not filed.)  Amount Paid or Value of Transfers  the commencement of this case to or for the napter 13 must include payments be either not petition is not filed.)  Amount Paid or Value of Transfers  Amount Paid or Value of Transfers  MENTS AND ATTACHMENTS:  y within 1 (one) year immediately preceding clude information concerning either or both	or is affected by to a creditor on crofit budgeting sfers by either or  Amount Still Owing  The benefit of or both spouses  Amount Still Owing
20 days immediately preceding the communication transfer is less than \$5,850*. If the discount of a domestic support obligation of and credit counseling agency. (Married deports spouses whether or not a joint petition.  Name and Address of Creditor.  2. ALL DEBTORS: List all payments madereditors who are or were insiders. (Married the there or not a joint petition is filed, unless the selection of the proceeding and the petition of the petition is filed.  14. SUITS AND ADMINISTRATIVE PROCESTATION (Married debtors filing to proport of a joint petition is filed, unless the sport of a joint petition is filed, unless the sport of a joint petition is filed, unless the sport of a joint petition is filed, unless the sport of a joint petition is filed, unless the sport of a joint petition is filed, unless the sport of a joint petition is filed, unless the sport of a joint petition is filed, unless the sport of the proceeding the petition is filed, unless the sport of the process of the pro	encement of the case unless the aggreebtor is an individual, indicate with an approach of an alternative repayment sectors filing under chapter 12 or chapter in is filed, unless the spouses are separated and a joing ted debtors filing under chapter 12 or chapter 13 must inconsess are separated and a joint petition NATURE	egate value of all property that constitutes of asterisk (*) any payments that were made to chedule under a plan by an approved nongrid 13 must include payments and other transferd and a joint petition is not filed.)  Amount Paid or Value of Transfers  the commencement of this case to or for the appetr 13 must include payments be either not petition is not filed.)  Amount Paid or Value of Transfers  MENTS AND ATTACHMENTS:  by within 1 (one) year immediately preceding clude information concerning either or both in is not filed.)  COURT	or is affected by to a creditor on crofit budgeting sfers by either or  Amount Still Owing  the benefit of or both spouses  Amount Still Owing  g the filling of this spouses whether  STATUS

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Diawanaqua Michelle Wright / Debtor	Bankruptcy Docket #:
	Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

	NONE
ı	
ı	v
ı	$\Delta$

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address of Person
 Date
 Description

 for Whose Benefit Property
 of
 and Value

 was Seized
 Seizure
 of Property



#### 05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Value of Property



#### 06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date Terms of Address of of Assignment or Assignee Assignment Settlement



b. List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and<br/>AddressName & LocationDateDescriptionand Value of<br/>of Custodianof Court Caseofand Value ofof CustodianTitle & NumberOrderProperty



#### 07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person<br/>orRelationship<br/>to Debtor,<br/>OrganizationDate<br/>of<br/>AnyDescription<br/>of<br/>GiftName and Address of Person<br/>to Debtor,<br/>of<br/>GiftDescription<br/>and Value<br/>of Gift

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	or	Judge:	otcy Docket #:
		-	
	STATEMENT OF FINANC	JAL AFFAIRS	
08. LOSSES:			
commencement of this case. (Married of	ualty or gambling within one year immediately lebtors filing under chapter 12 or chapter 13 rouses are separated and a joint petition is no	nust include losses by either or be	
Description and Value of Property	Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars	Date of Loss	-
09. PAYMENTS RELATED TO DEBT C	OUNSELING OR BANKRUPTCY:		
	sferred by or on behalf of the debtor to any po kruptcy law or preparation of a petition in ban		
Name and Address of Payee		Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or Description and Value of Property
Geraci Law, LLC		2014	Payment/Value: \$765.00
55 E Monroe St Suite #3400 Chicago, IL 60603			
55 E Monroe St Suite #3400 Chicago, IL 60603  09a. PAYMENTS RELATED TO DEBT the debtor to any persons, including attentions and the second sec	COUNSELING OR BANKRUPTCY: List all pa orneys, for consultation concerning debt cons immediately preceding the commencement of	olidation, relief under the bankrup	-
55 E Monroe St Suite #3400 Chicago, IL 60603  09a. PAYMENTS RELATED TO DEBT the debtor to any persons, including att of a petition in bankruptcy within 1 year  Name and Address	orneys, for consultation concerning debt cons	olidation, relief under the bankrup f this case. Date of Payment, Name of Payer if	otcy law or preparation  Amount of Money or description
55 E Monroe St Suite #3400 Chicago, IL 60603  09a. PAYMENTS RELATED TO DEBT the debtor to any persons, including att of a petition in bankruptcy within 1 year Name and	orneys, for consultation concerning debt cons	olidation, relief under the bankrup f this case. Date of Payment,	otcy law or preparation  Amount of Money or description
09a. PAYMENTS RELATED TO DEBT the debtor to any persons, including att of a petition in bankruptcy within 1 year Name and Address of Payee  Hananwill Credit Counseling, 115 N. Cross St., Robinson,	orneys, for consultation concerning debt cons	olidation, relief under the bankrup f this case.  Date of Payment,  Name of Payer if  Other Than Debtor	otcy law or preparation  Amount of Money or description and Value of Property
Chicago, IL 60603  O9a. PAYMENTS RELATED TO DEBT the debtor to any persons, including att of a petition in bankruptcy within 1 year  Name and Address of Payee  Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454  10. OTHER TRANSFERS a. List all other property, other than proeither absolutely or as security with two	orneys, for consultation concerning debt consimmediately preceding the commencement of	olidation, relief under the bankrung of this case.  Date of Payment, Name of Payer if Other Than Debtor 2014  be business or financial affairs of the cement of this case. (Married de	Amount of Money or description and Value of Property \$29.00  the debtor , transferred ebtors filing under



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of	Date(s)	Amount and Date
Trust or	of	of Sale or
other Device	Transfer(s)	Closing

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### NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

naqua Michelle Wright / Deb	,,,,,	Judge:	cy Docket #:
	OTATEMENT OF FINANC	IAL AFFAIRO	
	STATEMENT OF FINANC	IAL AFFAIRS	
11. CLOSED FINANCIAL ACCOUNT	S:		
List all financial accounts and instrum	nents held in the name of the debtor or for the be	nefit of the debtor which were clos	sed, sold, or otherwise
` , , ,	diately preceding the commencement of this case	<b>5</b> .	
•	ments; shares and share accounts held in banks, other financial institutions. (Married debtors filing	• •	•
	other infancial institutions. (Married debitors lilling instruments held by or for either or both spouses in		
are separated and a joint petition is n			,
Name and	Type of Account, Last Four Digits of	Amount and	
Address of	Account Number, and Amount of	Date of Sale or	
Institution	Final Balance	Closing	
immediately preceding the commenc depositories of either or both spouses	depository in which the debtor has or had secur ement of this case. (Married debtors filing under s whether or not a joint petition is filed, unless the	chapter 12 or chapter 13 must inc e spouses are separated and a joi	clude boxes or nt petition is not filed.)
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer or Surrender, if Any
			222,,,
13. SETOFFS:			
	including a bank, against a debt or deposit of the	debtor within 90 days preceding	the commencement of
this case. (Married debtors filing unde	er chapter 12 or chapter 13 must include informations are separated and a joint petition is not filed.)		uses whether or not a
this case. (Married debtors filing unde	er chapter 12 or chapter 13 must include informa		uses whether or not a

of Creditor	of Setoff	of Setoff	
14. LIST ALL PROPERTY HELD FOR A	ANOTHER PERSON:		
List all property owned by another pers	on that the debtor holds or controls.		
Name and Address	Description and	Location	
of Owner	Value of Property	of Property	_
Grandmother	2004 Chevrolet Malibu	Debtor's residence	



#### 15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Used	Occupancy
	Name	Dates of

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Diawanaqua	Michelle	Wright	/ Debtor
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Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

NONE
V
X

#### 16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Address Date Environmental and Address of Governmental Unit of Notice Law



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number

Name and Address of Docket Status of Governmental Unit Number Disposition

Record #: 617141 B7 (Official Form 7) (12/12) Page 6 of 9

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Diawanagua Michelle V	Wriaht /	Debtor
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Bankru	intev	Docke	t #·
Danki	ablev	DUCKE	ιπ.

Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

NONE
V
X

#### 18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

		Nature	Beginning
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	of Business	and Ending Dates
Other taxi dyel i.b. No.	7 tuti 055	Dusinoss	Ending Dates
b. Identify any business listed in subdivision	on a., above, that is "single asset real e	state" as defined in 11 USC 101.	
Name	Address		
The following questions are to be complete been, within six years immediately precedi or owner of more than 5 percent of the voti sole proprietor, or self-employed in a trade (An individual or joint debtor should comp within six years immediately preceding the go directly to the signature page.)	ng the commencement of this case, an ng or equity securities of a corporation , profession, or other activity, either full lete this portion of the statement only i	y of the following: an officer, director, ; a partner, other than a limited partne - or part-time. f the debtor is or has been in busines:	managing executive, er, of a partnership, a s, as defined above,
been, within six years immediately precedi or owner of more than 5 percent of the voti sole proprietor, or self-employed in a trade (An individual or joint debtor should comp within six years immediately preceding the	ng the commencement of this case, an ng or equity securities of a corporation profession, or other activity, either full lete this portion of the statement only in commencement of this case. A debtor	y of the following: an officer, director, ; a partner, other than a limited partne - or part-time. f the debtor is or has been in busines:	managing executive, er, of a partnership, a s, as defined above,
been, within six years immediately precedi or owner of more than 5 percent of the vot sole proprietor, or self-employed in a trade (An individual or joint debtor should comp within six years immediately preceding the go directly to the signature page.)	ng the commencement of this case, an ng or equity securities of a corporation, profession, or other activity, either full lete this portion of the statement only is commencement of this case. A debtor STATEMENTS:  within two (2) years immediately prece	y of the following: an officer, director, ; a partner, other than a limited partne - or part-time.  If the debtor is or has been in business who has not been in business within	managing executive, er, of a partnership, a s, as defined above, those six years should
been, within six years immediately precedi or owner of more than 5 percent of the vot sole proprietor, or self-employed in a trade (An individual or joint debtor should compwithin six years immediately preceding the go directly to the signature page.)  19. BOOKS, RECORDS AND FINANCIAL List all bookkeepers and accountants who	ng the commencement of this case, an ng or equity securities of a corporation, profession, or other activity, either full lete this portion of the statement only is commencement of this case. A debtor STATEMENTS:  within two (2) years immediately prece	y of the following: an officer, director, ; a partner, other than a limited partne - or part-time.  If the debtor is or has been in business who has not been in business within	managing executive, er, of a partnership, a s, as defined above, those six years should

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# Document Page 34 of 50 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

naqua Michelle Wright / D	ebtor	Bankrupt	cy Docket #:	
Judg		Judge:	e:	
STATEMENT OF FINANCIAL AFFAIRS				
	to at the time of the commencement of this case account and records are not available, explain.	e were in possession of the books of a	ccount and records of	
Name	Address			
	reditors and other parties, including mercantile years immediately preceding the commencem	=	ial statement was	
Name and Address	Date Issued			
D. INVENTORIES				
st the dates of the last two inven	tories taken of your property, the name of the payentory.	erson who supervised the taking of ea	ich inventory, and the	
Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)		
. List the name and address of th	ne person having possession of the records of e	ach of the inventories reported in a., a	bove.	
of Inventory	of Inventory Records			
1. CURRENT PARTNERS, OFF	ICERS, DIRECTORS AND SHAREHOLDERS:			
. If the debtor is a partnership, lis	t nature and percentage of interest of each mer	nber of the partnership.		
Name and Address	Nature of Interest	Percentage of Interest		
	list all officers & directors of the corporation; ar or equity securities of the corporation.	nd each stockholder who directly or inc	directly owns, controls,	
Name and Address	Title	Nature and Percentage of Stock Ownership		
2. FORMER PARTNERS, OFFIC	CERS, DIRECTORS AND SHAREHOLDERS:			
the debtor is a partnership, list the	ne nature and percentage of partnership interes	t of each member of the partnership.		
Name	Address	Date of Withdrawal		

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

naqua Michelle Wright / Debtor		Bankruptcy Docket #: Judge:	
		-	
	STATEMENT OF FINAL	NCIAL AFFAIRS	
22b. If the debtor is a corporation, list all ommediately preceding the commencement	•	with the corporation terminated within one (1) year	
Name and Address	Title	Date of Termination	
3. WITHDRAWALS FROM A PARTNERS	SHIP OR DISTRIBUTION BY A COPOR	ATION:	
		dited or given to an insider, including compensation in any site during one year immediately preceding the	
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
4. TAX CONSOLIDATION GROUP:			
•		nber of the parent corporation of any consolidated group for ears immediately preceding the commencement of the case.	
Name of Parent Corporation	Taxpayer Identification Number (EIN)		
25. PENSION FUNDS:			
		number of any pension fund to which the debtor, as an immediately preceding the commencement of the case.	
Name of Pension Fund	TaxPayer Identification Number (EIN)		

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 03/11/2015	/s/ Diawanaqua Michelle Wright	
	Diawanagua Michelle Wright	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Diawanaqua Michelle Wright / Debtor

Bankruptcy Docket #:

Judge:

#### **DEBTOR'S STATEMENT OF INTENTION**

Property No.				
Creditor's Name: <b>None</b>	Describe Property Securing Debt:	Describe Property Securing Debt:		
Property will be (check one):				
□Surrendered	□Retained			
If retaining the property, I intend to (a	rheck at least one):			
□Redeem the property				
□Reaffirm the debt				
□Other. Explain	(for example, avoid li	en using 110 U.S.C. § 522(f)).		
Property is (check one):				
□Claimed as exempt	□Not claimed as exempt			
completed for each unexpired	ubject to unexpired leases. (All three columns of lease. Attach additional pages if necessary.)			
Lessor's Name: <b>None</b>	Describe Property Securing Debt:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No		

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a
debt and/or personal property subject to an unexpired lease.

Dated: 03/11/2015 /s/ Diawanaqua Michelle Wright

Diawanaqua Michelle Wright

Diawanaqua Michelle Wright

Record # 617141 B6F (Official Form 6F) (12/07) Page 1 of 1

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## Document Page 37 of 50 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Diawanaqua	Michelle	Wright	/ Debtor
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Bankruptcy	Docket #:
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Judge:

	DISCLOSURE OF C	COMPENSATION OF ATTORNEY FOR DEBTOR - 201	6B
that compen	sation paid to me within one	Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above nar year before the filing of the petition in bankruptcy, or agreed to be paid to btor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
The com	pensation paid or promised by th	ne Debtor(s), to the undersigned, is as follows:	
For legal	services, Debtor(s) agrees to pay	and I have agreed to accept	\$1,495.00
Prior to th	ne filing of this Statement, Debtor(	s) has paid and I have received	\$765.00
The Filing	Fee has been paid.	Balance Due	\$730.00
2. The sou	rce of the compensation paid to n	ne was:	,
	· · · · ·		
	ebtor(s) Other: (speci	ify)	
	rce of compensation to be paid to	me on the unpaid balance, if any, remaining is:	
		ransfer, assignment or pledge of property from the debtor(s) except the	following for the
	-	ed to share with any other entity, other than with members of the undersigned's law without the client's consent, except as follows: <b>None.</b>	
5. The Ser	vice rendered or to be rendered	include the following:	
(a) Analysis	of the financial situation, and ren	dering advice and assistance to the client in determining whether to file a petition	
	tle 11, U.S.C.	edules, statement of affairs and other documents required by the court.	
. ,	entation of the client at the first sc	· · · ·	
, ,	es NOT include missed mee	ve-disclosed fee does not include the following service: eting or court dates, amendments to schedules, adversary complaints of	or conversions to
		CERTIFICATION	
		I certify that the foregoing is a complete statement of any agreement or for payment to me for representation of the debtor(s) in this bankruptcy	-
		Respectfully Submitted,	
Date: 0	3/19/2015	/s/ Christopher John Hoffman	
		Christopher John Hoffman GERACI LAW L.L.C.	

55 E. Monroe Street #3400

Chicago, IL 60603 Phone: 312-332-1800 Fax: 877-247-1960

Record # 617141 B6F (Official Form 6F) (12/07) Page 1 of 1

Geraci Law L.L.C.

Castignal the and under the street of the st

Date: 3/11/2015

Consultation Alterney: A 38 of 50

Record #: 617-141



## Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following

Attorney fees for the Chapter 7 bankruptcy are \$ This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors, correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues,or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the

Dated:	disclosi
X Mayrague Musel  Diawanaqua Wright(Debtor)	X
XAttorney for the Debtor(s), Representing Geraci Law L.L	(Joint Debtor)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Diawanaqua Michelle Wright / Debtor Bankruptcy Docket #:

Judge:

<b>VERIFIC</b>	MOITA	OF C	REDIT	OR I	MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/11/2015 /s/ Diawanaqua Michelle Wright

Diawanaqua Michelle Wright

X Date & Sign

Record # 617141 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

# Document Page 40 of 50

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 617141 B 201A (Form 201A) (11/11) Page 1 of 2

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Form B 201A, Notice to Consumer Debtor(s)

In re Diawanaqua Michelle Wright / De

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Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 03/11/2015	/s/ Diawanaqua Michelle Wright		
	Diawanaqua Michelle Wright		

Dated: 03/19/2015 /s/ Christopher John Hoffman

Attorney: Christopher John Hoffman

Form B 201A. Notice to Consumer Debtor(s) Record # 617141 Page 2 of 2 Case 15-09921 Doc 1 Filed 03/20/15 Entered 03/20/15 09:15:57 Desc Main Document Page 42 of 50

B1 (Official Form 1) (12/11)

#### Voluntary Petition

This page must be completed and filed in every case)

## Name of Joint Debtor(s) Diawanaqua Michelle Wright

### **Signatures**

attached

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b)

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Diawanaqua Michelle Wright

Dated: 3 / 1/ /2015

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box)

I request relief in accordance with chapter 15 of title 11, United States
Code Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

## << Sign & Date on Those Lines

Signature of Attorney

Signature of Attorney for Debtor(s)

CHATTOPICON HORANA

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Dated: \$ / /1 /2015

In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification
that the attorney has no knowledge after an inquiry that the information in the schedules is
incorrect

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b), and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filling for a debtor or accepting any fee from the debtor, as required in that section Official Form 198 is attached

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer) (Required by 11 USC § 110) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U S C §110. 18 U S C §156

PFG Record # 617141 B1 (Official Form 1) (1/08) Page 3 of 3

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Diawanaqua Michelle Wright / Debtor

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Diawanaqua Michelle Wright				
Date	ed: 3 1/1 /2015 Jankeg Wages	X Date & Sign		
l cer	tify under penalty of perjury that the information provided above is true and correct.			
	5 The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of does not apply in this district	11 U S C § 109(h)		
Ш	Active military duty in a military combat zone.			
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonal participate in a credit counseling briefing in person, by telephone, or through the Internet.);	able effort, to		
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so a of realizing and making rational decisions with respect to financial responsibilities );			
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be by a motion for determination by the court.]	accompanied		
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 day your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of management plan developed through the agency Failure to fulfill these requirements may result in dismissal of your case of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be districted in the satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	of any debt . Any extension missed if the		
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the service seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the crec requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Sur circumstances here.]	lit counseling		
	2 Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assi performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan through the agency no later than 14 days after your bankruptcy case is filed.	sted me in e. You must		
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assi performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attathe certificate and a copy of any debt repayment plan developed through the agency	sted me in		

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Diawanaqua Michelle Wright / Debtor

Bankruptcy Docket #:

Judge:

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

## DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

## DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bankruptcy Docket #: Diawanaqua Michelle Wright / Debtor Judge: STATEMENT OF FINANCIAL AFFAIRS 22b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one (1) year immediately preceding the commencement of this case Date of Name Termination Title and Address 23. WITHDRAWALS FROM A PARTNERSHIP OR DISTRIBUTION BY A COPORATION: NONE If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case Amount of Money or Name and Address of Date and Purpose of Description and value of Recipient, Relationship to Property Debtor Withdrawal 24 TAX CONSOLIDATION GROUP: If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case Taxpayer Name of Identification Number (EIN) Parent Corporation NONE 25. PENSION FUNDS: If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

TaxPayer

Identification Number (EIN)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: \_\_\_\_\_/2015

Name of

Pension Fund

Diawanaqua Michelle Wright

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	iawanaqua Michelle Wright / Debtor Bankruptcy Docke Judge:		
	DEBTOR'S STATEMENT OF INTENTION	V	
PART A - Debts secured by provhich is secured by property o	perty of the estate. (Part A must be fully compl of the estate. Attach additional pages if necess	eted for EACH debt ary.)	
Property No.			
Creditor's Name: None	Describe Property Securing Debt:		
Property will be (check one):			
□Surrendered	□Retained		
If retaining the property, I intend to (ch	eck at least one):		
☐Redeem the property			
☐Reaffirm the debt			
□Other. Explain	(for example, avoid lie	en using 110 U.S.C. § 522(f)).	
Property is (check one):			
□Claimed as exempt	□Not claimed as exempt		
completed for each unexpired	lbject to unexpired leases. (All three columns of lease. Attach additional pages if necessary.)	f Part B must be	
Property No. Lessor's Name:	Describe Property Securing Debt:	_ease will be	
None		assumed pursuant to 11 U.S.C. § 365(p)(2):	
		□ Yes □ No	
	norium that the above indicates my intention as to any D	roperty of my estate securing a	
I declare under penalty of p	debt and/or personal property subject to an unexpired le	ease.	

## **DISCLAIMER** Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for £mily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director). (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

S filed in Court AND WE HAVE TO READ, Cri	CK, & WAKE SONE COKT ETHION IS NO SOLUTION	
Dated: 3 / 1/ /2015	A municipal design	X Date & Sign
	Diawanagua Michelle Wright	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Diawanaqua Michelle Wright / Debtor

Bankruptcy Docket #:

Judge:

### VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 3 / // /2015

Diawanaqua Michelle Wright

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debtor 1	Diawanaqua	Michelle	Wright	Case Number (if known)	
	First Name	Middle Name	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8 Unam	ployment compensa	tion		\$0.00	\$0.00
Do no	t enter the amount if v	ou contend that the amount	received was a benefit		
		ct. Instead, list it here:			
		CANABANIERINI MARAANIINEEL SERVARI CHI ISTORE LI 1999			gergeng i-monor
		THE STATE OF THE S			A CONTRACTOR OF THE CONTRACTOR
bene	fit under the Social Se			\$0.00	\$0.00
Do n	ot include any benefits victim of a war crime.	a crime against humanity, o	Security Act or payments received		eranica men
	0 11 1			\$0.00	\$ 0.00
10b				\$ 0.00	\$0.00
10c	Total amounts from se	parate pages, if any.		\$0.00	\$0.00
11. Calc	ulate your total curre nn. Then add the total	<b>nt monthly income.</b> Add line I for Column A to the total for	es 2 through 10 for each r Column B	\$1,646.67	\$0.00 = \$1,646.67
Part 2:	Determine Whet	her the Means Test Applies (	to You		
12. Calc 12a.	ulate your current mo Copy your total curre	onthly income for the year. ent monthly income from line	Follow these steps:	Copy line 11 here	12a. <b>\$1,646.67</b>
	Multiply by 12 (the n	umber of months in a year).			x 12
12b	The result is your an	nnual income for this part of	the form		12b. <b>\$19,760.04</b>
13. Calc	ulate the median fam	ily income that applies to y	vou. Follow these steps:		9
Fill ir	the state in which yo	u live.	IL		go granding and a second and a
Fill ir	the number of people	e in your household.	1		1
To fi	nd a list of applicable i	median income amounts, go	e of household online using the link specified in the e at the bankruptcy clerk's office	e separate	13. <b>\$47,469.00</b>
14 How	do the lines compar	e?			
14a	ine 12b is less th	an or equal to line 13. On th	e top of page 1, check box 1, There	is no presumption of abuse.	
14b	ine 12b is more t		age 1, check box 2, The presumption	n of abuse is determined by Form	22A-2
Part 3	Sign Below				
	By signing here, I de	eclare under penalty of perju	ry that the information on this stater	nent and in any attachments is true	e and correct.
CALLEGO CATTERIOR CONTRACTOR	Mini	uman Hus	<u>lu-</u>		
	Diaw	anaqua Michelle Wrig	<b>jht</b>		
Tenders commented and an analysis control	Date:: _S_	/ <u>//</u> /2015			
A CONTRACTOR OF THE CONTRACTOR	If you checked line	14a, do NOT fill out or file Fo	orm 22A-2		
	If you checked line	14b, fill out Form 22A-2 and	file it with this form.	go dimus kanga salang ikang kanga salang managagan mengahan mengahan kang berang kang mengahan kang mengahan m	

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Form B 201A, Notice to Consumer Debtor(s)

In re Diawanaqua Michelle Wright / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: \_\_\_\_\_/2015

Diawanagua Michelle Wright

X Date & Sign

ttorney: (Hin & Timber HOFFINA

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